

Table II.A.1.b(1996) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1996

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	52.9%	22.6%	36.0%	47.2%	24.1%	65.9%	6.0%	22.6%	3.5%
New England:									
Connecticut	57.6%	12.1%	35.4%	36.2%	26.6%	62.6%	7.4%	22.6%	4.1%
Maine	53.2%	22.2%	38.7%	47.6%	22.2%	61.5%	5.4%	19.8%	0.9%
Massachusetts	58.6%	11.1%	28.7%	40.3%	22.3%	65.0%	7.7%	21.4%	2.6%
Middle Atlantic:									
New Jersey	55.9%	10.4%	26.4%	42.5%	20.9%	67.0%	5.1%	19.1%	4.9%
New York	52.8%	21.7%	29.7%	36.8%	21.4%	67.3%	5.8%	17.2%	7.0%
Pennsylvania	60.1%	22.4%	37.8%	42.7%	25.2%	61.3%	8.3%	22.9%	4.8%
East North Central:									
Illinois	55.9%	20.2%	30.5%	44.6%	23.3%	67.7%	6.6%	21.2%	5.9%
Indiana	51.6%	29.5%	34.1%	47.8%	31.0%	63.8%	5.1%	26.6%	3.9%
Michigan	57.8%	25.6%	29.8%	50.1%	25.5%	62.0%	9.1%	21.1%	3.2%
Ohio	59.4%	22.6%	32.0%	47.4%	24.4%	65.9%	7.4%	24.8%	4.9%
Wisconsin	55.3%	28.1%	39.0%	49.6%	25.9%	57.4%	6.0%	20.5%	4.6%
West North Central:									
Iowa	50.0%	31.9%	52.3%	43.3%	24.2%	55.5%	4.8%	20.3%	4.8%
Kansas	48.8%	27.1%	48.0%	47.2%	21.5%	63.0%	4.2%	20.5%	0.8%
Minnesota	51.9%	17.9%	40.1%	44.3%	26.7%	58.9%	6.6%	20.9%	4.5%
Missouri	50.0%	26.8%	44.1%	48.8%	25.4%	64.4%	7.0%	22.8%	6.7%
Nebraska	48.3%	31.8%	45.0%	41.5%	19.6%	57.5%	5.0%	19.5%	3.0%
South Atlantic:									
Florida	50.3%	20.8%	19.6%	53.0%	24.0%	72.4%	3.8%	23.0%	1.5%
Georgia	55.0%	24.1%	29.2%	58.2%	25.4%	70.9%	4.0%	25.1%	2.4%
Maryland	55.8%	16.9%	24.5%	48.3%	21.3%	64.4%	3.6%	21.8%	3.5%
North Carolina	55.7%	24.4%	39.5%	47.5%	23.4%	71.5%	6.4%	23.9%	0.3%
South Carolina	48.3%	26.5%	42.9%	49.3%	27.1%	68.4%	6.2%	25.0%	1.2%
Virginia	54.6%	21.3%	28.1%	48.5%	23.0%	66.6%	6.7%	27.9%	1.8%
West Virginia	47.9%	42.7%	46.1%	44.9%	29.2%	68.3%	5.6%	26.3%	3.9%
East South Central:									
Alabama	54.3%	29.1%	41.8%	46.5%	24.8%	70.0%	6.9%	21.8%	1.7%
Kentucky	53.3%	27.6%	41.6%	46.8%	22.5%	66.4%	5.7%	25.8%	2.3%
Mississippi	42.1%	40.0%	43.8%	48.0%	27.8%	63.0%	4.7%	25.0%	1.1%
Tennessee	49.4%	21.4%	44.0%	52.1%	27.6%	70.4%	4.5%	28.8%	3.8%
West South Central:									
Arkansas	45.7%	30.7%	47.3%	49.8%	26.9%	65.5%	7.1%	20.5%	1.7%
Louisiana	45.6%	28.9%	33.1%	55.5%	27.0%	71.3%	3.2%	25.9%	2.3%
Oklahoma	46.1%	31.9%	40.1%	47.2%	26.2%	69.4%	6.3%	24.8%	1.5%
Texas	49.8%	28.8%	37.0%	53.0%	23.9%	69.3%	4.9%	27.3%	1.9%
Mountain:									
Arizona	55.1%	18.6%	33.1%	64.4%	26.8%	72.0%	5.5%	29.9%	0.6%
Colorado	54.3%	18.5%	27.9%	55.1%	22.6%	68.4%	4.2%	21.3%	2.7%
Nevada	51.9%	17.6%	37.3%	52.4%	26.4%	64.9%	4.3%	23.7%	3.1%
New Mexico	47.3%	28.4%	46.6%	44.8%	28.7%	69.9%	3.6%	21.5%	1.6%
Utah	54.8%	20.5%	30.9%	57.0%	24.4%	62.0%	5.7%	23.6%	2.4%
Pacific:									
California	48.4%	19.5%	48.1%	43.3%	23.0%	64.0%	7.7%	21.4%	3.7%
Hawaii	84.2%	11.2%	26.2%	39.4%	28.8%	70.4%	3.9%	26.3%	5.6%
Oregon	61.5%	21.2%	34.7%	51.9%	21.6%	65.3%	7.2%	23.4%	4.0%
Washington	50.5%	14.1%	40.6%	53.1%	24.9%	62.0%	6.3%	19.8%	6.4%
States not shown separately	49.5%	25.7%	43.8%	47.1%	23.3%	62.0%	5.0%	19.8%	2.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table II.A.1.b(1996) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1996

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	0.32%	0.36%	0.55%	0.47%	0.41%	0.53%	0.15%	0.28%	0.18%
New England:									
Connecticut	2.12%	2.43%	2.64%	4.16%	1.86%	1.78%	0.57%	2.05%	1.04%
Maine	3.16%	2.29%	3.18%	3.89%	1.84%	2.00%	1.11%	1.74%	0.26%
Massachusetts	1.95%	2.15%	3.14%	1.98%	1.46%	2.87%	1.40%	1.45%	0.70%
Middle Atlantic:									
New Jersey	2.64%	1.69%	2.24%	4.04%	2.91%	3.84%	0.55%	2.85%	1.44%
New York	1.06%	1.47%	1.99%	2.55%	0.70%	2.31%	0.54%	1.13%	0.99%
Pennsylvania	2.34%	1.84%	2.17%	2.98%	1.49%	2.17%	0.73%	2.09%	1.25%
East North Central:									
Illinois	1.75%	2.06%	2.75%	2.39%	1.43%	1.87%	1.05%	1.67%	0.86%
Indiana	2.58%	2.28%	1.85%	3.49%	2.55%	2.39%	0.61%	2.61%	0.72%
Michigan	2.15%	2.29%	2.49%	3.58%	1.72%	2.53%	1.72%	1.32%	0.71%
Ohio	2.14%	1.58%	3.03%	3.59%	2.39%	1.57%	0.90%	1.99%	0.72%
Wisconsin	2.10%	1.95%	3.29%	2.48%	0.92%	2.10%	1.17%	1.33%	0.67%
West North Central:									
Iowa	2.64%	3.16%	3.89%	3.55%	1.68%	2.08%	0.93%	1.25%	0.93%
Kansas	2.51%	2.33%	2.40%	3.64%	1.88%	2.72%	0.68%	1.74%	0.21%
Minnesota	1.94%	2.14%	3.21%	3.61%	2.15%	3.47%	0.99%	1.69%	0.92%
Missouri	1.73%	2.17%	3.25%	5.26%	1.79%	3.52%	0.89%	1.93%	1.54%
Nebraska	1.51%	1.52%	2.77%	3.72%	1.29%	2.82%	0.65%	1.34%	1.16%
South Atlantic:									
Florida	1.45%	1.45%	1.56%	2.85%	0.80%	2.25%	0.73%	1.37%	0.46%
Georgia	2.41%	3.00%	2.21%	6.05%	1.83%	3.17%	0.52%	1.82%	0.76%
Maryland	3.02%	2.00%	2.10%	3.63%	1.11%	3.65%	0.68%	2.32%	0.85%
North Carolina	2.90%	2.35%	3.28%	3.42%	1.93%	2.26%	1.63%	1.52%	0.13%
South Carolina	3.48%	2.12%	2.18%	3.51%	1.13%	1.81%	0.91%	1.76%	0.41%
Virginia	2.10%	1.73%	1.59%	5.91%	1.66%	1.86%	1.59%	2.51%	0.67%
West Virginia	2.63%	3.07%	2.59%	4.03%	2.75%	3.22%	1.36%	2.02%	1.50%
East South Central:									
Alabama	2.57%	2.22%	1.80%	3.47%	1.64%	1.48%	1.07%	1.72%	0.90%
Kentucky	3.08%	1.86%	2.30%	3.88%	1.30%	4.90%	0.73%	2.19%	0.67%
Mississippi	2.23%	2.86%	2.64%	3.11%	1.54%	2.55%	0.78%	1.95%	0.52%
Tennessee	2.33%	2.11%	3.93%	4.73%	1.93%	2.40%	0.74%	2.98%	1.68%
West South Central:									
Arkansas	2.62%	2.73%	2.89%	2.21%	1.72%	3.64%	1.18%	1.77%	0.49%
Louisiana	2.48%	1.85%	1.90%	5.95%	2.00%	2.14%	0.74%	2.27%	0.99%
Oklahoma	2.00%	3.51%	3.80%	3.57%	3.04%	2.82%	1.18%	2.48%	0.52%
Texas	1.70%	1.79%	2.44%	3.38%	1.07%	1.79%	0.72%	1.02%	0.52%
Mountain:									
Arizona	3.28%	2.45%	2.76%	6.70%	2.66%	2.26%	0.73%	2.76%	0.33%
Colorado	1.96%	1.77%	3.35%	5.22%	2.11%	2.93%	0.63%	1.55%	0.85%
Nevada	2.22%	1.43%	3.03%	3.80%	1.78%	1.81%	0.61%	1.99%	0.90%
New Mexico	2.38%	3.94%	3.14%	3.81%	3.58%	2.48%	1.05%	2.03%	0.46%
Utah	3.03%	2.27%	3.01%	3.77%	2.15%	1.76%	0.66%	2.07%	0.90%
Pacific:									
California	1.02%	0.73%	1.80%	1.55%	1.04%	1.27%	0.41%	0.92%	0.61%
Hawaii	1.50%	1.48%	1.50%	2.83%	1.57%	1.56%	0.94%	1.34%	1.22%
Oregon	2.52%	2.60%	2.94%	5.26%	2.22%	3.38%	1.28%	2.43%	1.01%
Washington	2.06%	1.69%	3.24%	3.33%	2.47%	1.93%	0.60%	1.09%	1.91%
States not shown separately	1.96%	1.38%	2.51%	3.49%	1.64%	1.29%	0.71%	1.16%	0.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.